

**UNITED STATES BANKRUPTCY COURT**  
Eastern District of Virginia

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on March 31, 2011.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. Electronically filed documents may be viewed on Court's web site, [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Computer access available in Clerk's Office at address shown below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations.**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Britain D Whitaker  
5603-D Petoskey Avenue  
Richmond, VA 23224

Case Number: 11-32189-DOT  
Office Code: 3

Last four digits of Social-Security or Individual Taxpayer-ID (ITIN)  
No(s)/Complete EIN:  
xxx-xx-1369

Attorney for Debtor(s) (name and address):  
Jason Meyer Krumbein  
Krumbein Consumer Legal Services, Inc.  
5310 Markel Rd  
Suite 102  
Richmond, VA 23230  
Telephone number: (804) 303-0204

Bankruptcy Trustee (name and address):  
Bruce H. Matson  
LeClair Ryan, A Professional Corporation  
Riverfront Plaza, East Tower  
951 East Byrd Street  
P.O. Box 2499  
Richmond, VA 23218-2499  
Telephone number: (804) 783-2003

**Meeting of Creditors:**

Date: **May 10, 2011**

Time: **09:00 AM**

Location: **Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885**

**Presumption of Abuse under 11 U.S.C. §§ 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:**  
**July 11, 2011**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors or within thirty (30) days after any amendment to the list or supplemental schedules is filed, whichever is later.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Address of the Bankruptcy Clerk's Office:**  
701 East Broad Street  
Richmond, VA 23219

**For the Court:**

Clerk of the Bankruptcy Court:  
William C. Redden

**VCIS 24-hour case information:**  
Toll Free 1-800-326-5879

Date: April 1, 2011

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §§362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under §§ 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §§523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §§727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any document that you file in this bankruptcy case should be filed either electronically, or with the Clerk's Office in Richmond. You may view electronically filed documents, including list of debtor's property and debts and list of property claimed exempt, on Clerk's web site, <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a> , or at Clerk's office in Richmond. See address on front side of this notice.
<b>— — Refer to Other Side for Important Deadlines and Notices — —</b>	
<b>LOCAL RULE DISMISSAL WARNING:</b> Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007–1, 1007–3, and 2003–1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004–2 and 6007–1.	
<b>PAYMENT OF FEES FOR RICHMOND CASE AND ADVERSARY FILINGS AND MISCELLANEOUS REQUESTS:</b>	
<b>Richmond Division:</b> Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.	
<i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to <a href="http://vaeb.uscourts.gov/ebn/index.htm">http://vaeb.uscourts.gov/ebn/index.htm</a> or call, toll free: 877–837–3424. Case/docket information available on Internet @ <a href="http://www.vaeb.uscourts.gov">www.vaeb.uscourts.gov</a></i>	

**Certificate of Service Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Britain D Whitaker  
 Debtor

Case No. 11-32189-DOT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: mitchella  
 Form ID: B9A

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Apr 01, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2011.

db +Britain D Whitaker, 5603-D Petoskey Avenue, Richmond, VA 23224-1034  
 aty +Jason Meyer Krumbein, Krumbein Consumer Legal Services, Inc., 5310 Markel Rd, Suite 102,  
 Richmond, VA 23230-3030  
 10358681 +Check Systems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100,  
 Saint Paul, MN 55125-1703  
 10358683 +Chippenhams Place Apartments, 5833 Orcutt Ln, Richmond, VA 23224-2717  
 10358684 Credit Adjustment Board, Inc., 306 East Grace Street, Richmond, VA 23219-1718  
 10358685 +Dominion Law Associates, 222 Central Park Ave, Virginia Beach, VA 23462-3022  
 10358688 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: Focused Recovery Solutions, 9701 Metropolitan Court, Suite B,  
 Richmond, VA 23236-3690)  
 10358691 +HCA Healthcare, Patient Account Services, P.O. Box 13620, Richmond, VA 23225-8620  
 10358693 +J.C. Christensen & Assoc., P.O. Box 519, Sauk Rapids, MN 56379-0519  
 10358694 +Jormandy, LLC, 6363 Center Drive, Building 6, Suite 203, Norfolk, VA 23502-4103  
 10358696 +LVNV Funding, LLC, Collection, Attn: Bankruptcy P.O. Box 9134,  
 Needham Heights, MA 02494-9134  
 10358695 +LabCorp-Corporate Headquarters, 1447 York Court, P.O. Box 2240, Burlington, NC 27216-2240  
 10358700 +NTD Labs, 80 Ruland Road, Suite 1, Melville, NY 11747-4211  
 10358701 +NTELOS Corporate Headquarters, 401 Spring Lane, Suite 300, Post Office Box 1990,  
 Waynesboro, VA 22980-7990  
 10358698 Nationwide Recovery Services, 545 Inman Street, Cleveland, TN 37311-0000  
 10358699 +Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846  
 10358702 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recoveries, Attn: Bankruptcy Department, P.O. Box 12914,  
 Norfolk, VA 23541-0000)  
 10358703 +Sheridan Child Healthcare, 1613 N. Harrison Parkway, Suite 200,  
 Fort Lauderdale, FL 33323-2864  
 10358704 +Stephens & Michaels Associates, 7 Stiles Road, Salem, NH 03079-4881  
 10358680 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156  
 (address filed with court: Commonwealth of Virginia, Director of Finance, P.O. Box 760,  
 Richmond, VA 23218-0760)  
 10358705 Virginia Physicians for Women, P.O. BOX 6829, Richmond, VA 23230-0829

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QBHMATSON.COM Apr 02 2011 01:48:00 Bruce H. Matson,  
 LeClair Ryan, A Professional Corporation, Riverfront Plaza, East Tower, 951 East Byrd Street,  
 P.O. Box 2499, Richmond, VA 23218-2499  
 10358682 +EDI: CHASE.COM Apr 02 2011 01:48:00 Chase Bank USA, PO Box 15298,  
 Wilmington, DE 19850-5298  
 10358686 +E-mail/Text: TAMAR.GADE@DRIVETIME.COM Apr 02 2011 02:09:34 DT Credit Co,  
 Attn: Bankruptcy Department, P.O. Box 29018, Phoenix, AZ 85038-9018  
 10358687 E-mail/Text: BankruptcyNotice@1FBUSA.com Apr 02 2011 02:22:56 First Financial Bank,  
 363 W Anchor Drive, North Sioux City, SD 57049-5154  
 10358690 +EDI: RMSC.COM Apr 02 2011 01:48:00 G.E. Money Bank, Attn: Bankruptcy, P.O. Box 103106,  
 Roswell, GA 30076-9106  
 10358689 EDI: RMSC.COM Apr 02 2011 01:48:00 G.E. Money Bank, P.O. Box 960061,  
 Orlando, FL 32896-0061  
 10358692 EDI: HFC.COM Apr 02 2011 01:48:00 HSBC Card Services, Bankruptcy Department,  
 P.O. Box 5253, Carol Stream, IL 60197-5253  
 10358679 EDI: IRS.COM Apr 02 2011 01:48:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 10358697 +EDI: RESURGENT.COM Apr 02 2011 01:48:00 LVNV Funding, LLC, Attn: Bankruptcy Department,  
 P.O. Box 10587, Greenville, SC 29603-0587  
 10358702 EDI: PRA.COM Apr 02 2011 01:48:00 Portfolio Recoveries, Attn: Bankruptcy Department,  
 P.O. Box 12914, Norfolk, VA 23541-0000

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: mitchella  
Form ID: B9A

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Total Noticed: 30

Date Rcvd: Apr 01, 2011

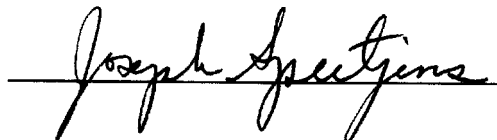
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.